

THE MORNING APPEAL.

CARSON NEVADA.

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EDUCATION AND CRIME.

The following is respectfully submitted to those who support the bill introduced in the Assembly to force education on the Indian of this State:

Criminal statistics for the year 1902 which have just been completed, reveal some most interesting conditions. The most startling feature is found in the report of Dr. Arthur McDonald, which was made to Congress in support of a bill which provides for the establishment of a national laboratory for the study of criminal, pauper and defective classes. The report shows that crime is increasing in the United States, but that is not the most striking discovery.

Dr. McDonald has found that there is more crime and more degeneracy in the educated communities than in those which are lacking in educational facilities. That is to say, in the north Atlantic States, which are dotted with great universities, colleges, schools and libraries, the degeneracy average is greater than in the south and elsewhere where illiteracy is more predominant. It is difficult to believe this extraordinary fact and it would be hard to believe the statement if the 1900 census statistics did not bear it out.

The figures show that 2,385 people out of every 1,000,000 in the north are insane, as against 1,322 in the south. In the north 71.09 per 1,000,000 committed suicide, and in the south only 18. Deaths from nervous prostration aggregated 2,181 in the north and 1,168 in the south per 1,000,000. Of juvenile criminals there were 425 per 1,000,000 in the north and 426 in the south, and of almshouse inmates only 314 per 1,000,000 in the south as against 1,790 in the north.

Dr. McDonald does not pretend to say that the growth of educational facilities brings about a corresponding growth in degeneracy. He simply presents his figures and allows his readers to draw their own conclusions. It has been suggested that the north is undergoing just now a period of rapid material development, and that this might account for the disproportionate number of suicide, insane and nervous prostration cases.

It does not, however, account for the number of juvenile criminals, except on the theory that the parents and guardians of the youngsters are so busy trying to make money that they have no time left for the care of the children. If this is true, then the interested communities would do well to get out of the money rush for a period long enough to start the boys and girls in better, though narrower paths.

A London pastor proposes holding church services in the dark, so that women worshippers will not be tempted to make the occasion one for the study of hats and gowns. For entirely different and natural reasons such services will be liberally attended by young people.

WORK OF THE TRUSTS.

Charles D. Yerkes declared in a recent interview that the American trusts are raising prices so rapidly as to destroy their power to compete with the markets of Europe.

Increased prices in everything in the United States are due to the inflation of capital when the Steel Trust was formed.

"There is the prospect of the election of a Democratic President," he said, "and this must be faced."

"Trust owners in the United States number about six hundred. They have many satellites who would support them, but the masses of the people are suspicious and see danger in their growing power."

"The Republican party is partly associated in the public mind with trusts. Roosevelt himself has opposed them, but trust leaders know if he is re-elected, a Republican Congress would prevent him from doing them much harm."

"People are aware of this and there is a possibility that they will elect a Democratic anti-trust President and Congress."

"The moment has come for a new man to rise in the Democratic ranks a man of the right kind, who may sweep the field."

"Where is the man you ask? Where was the man when Lincoln appeared?"

"I see little to fear from the increasing power of the unions. They saw capitalists forming unions and reaping millions and the workmen said they would unite and try to get their share. Can you blame them?"

Men who have met political disappointments need not despair. Lincoln had his reverses. After his cheerless and tragic childhood, he went into the Black Hawk war a captain on horseback, and came out on foot a private.

"His survivors' chain and compass," says Mr. Nicolay, "with which he was earning a scanty living were sold for debt." He was defeated for the Legislature. He failed to be nominated for Congress, and to be appointed to a post in the General Land Office. He was defeated for the United States Senate twice in four years, and lost the election for Vice President.

In spite of all these facts he didn't stay down.

Wonder of wonders. The Salt Lake mining stock exchange is to be made a house of prayer. Dean Eddy, formerly of this city, has been given permission to hold religious meetings during the noon hour there for two weeks immediately preceding Easter Sunday. It is likely that some of the conservative members will protest against this dealing in futures, but all of the brokers should be mightily pleased at the opportunity to do assessment work on their claims to salvation.

From now on there will be reports of a number of cattle dying. If the Assessor had the power to tax the dead cattle reported instead of the live ones, the assessment roll of the county would be greatly increased.

Pioche Record.

ANNUAL STATEMENT

Of the Renters' Loan and Trust Company, San Francisco, at the close of business, December 31, 1902.

Assets.	
Loans on real estate, first mortgage	\$937,637 12
Loans on Association Certificates and advances on mortgages	62,064 69
Certificate holders, extra advances	13,025 80
Real estate	15,619 78

\$1,028,347 39

Receipts	
Received for monthly installments on Certificates	\$203,475 79
Received for paid-up Certificates class "C" and "D"	76,945 75
Received for profit and loss acct., Interest, Premiums, Fines etc.	98,873 37
Bills payable	50,000 00
Mortgages and loans on Association Certificates repaid	309,451 62
Money borrowed from Trustee	29,029 55
Loans due and incomplete	62,910 15
Withdrawing members	5,930 20
Real estate sold	3,527 62

\$840,144 05

Liabilities.	
Dues paid by members in installment etc's	\$502,244 50
Earnings apportioned to etc's in force	118,549 98
Earnings unapportioned to etc's in force	16 21
Paid up etc's class "C" and "D"	257,069 06
Bills payable and due trustee	53,188 37
Advance payments by certificate holders	8,738 50
Loans due and incomplete	62,910 15
Withdrawing members	5,930 20
Reserve fund	19,100 42

\$1,028,347 39

Disbursements.	
Due trustee last paid report	\$ 13,211 77
Loans on mortgages	501,752 83
Loans on Association certificates	30,895 00
Interest on bills payable prepaid etc's, class "C" and "D"	19,043 37
Paid for matured and surrendered certificates, withdrawal of certificates, on release of mortgage and payment of loans on Association certificates	164,526 50
Profits paid on matured and surrendered certificates	42,914 71
Bills payable paid	40,000 00
Advance on mortgages	7,569 69
Withdrawals due, last statement paid	6,106 73
Paid for real estate acquired	2,517 02
Taxes paid	11,696 43

\$810,144 05

State of California
City and County of San Francisco.
George M. Perine, President and

Grant Cordrey, Secretary of Renters' Loan and Trust company, do solemnly swear that every statement, matter and thing contained in the foregoing report is true to the best of their knowledge and belief.

G. M. PERINE,
GRANT CORDREY.
Subscribed and sworn to before me, this 20th day of January, 1903.

[Seal]
JOHN J. QUINN,
Notary Public in and for the County and City of San Francisco, State of California.

ANNUAL STATEMENT.

Annual statement of the United States branch of the North British and Mercantile Insurance Co., of London and Edinburgh, for the year ending December 31, 1902.

Deposited in the U. S.	200,000 00
Assets	5,758,296 11
Liabilities exclusive of capital and net surplus	3,436,052 79

Income.

Premiums	4,567,123 19
Other sources	167,030 62

Total income, 1902 .. 4,734,153 81

Expenses.

Losses	1,944,654 45
Dividends	none
Other expenditures	1,848,410 38

Total expenditures, 3,793,064 83

Fire Insurance Business, 1902.

Risks written	553,586,840 00
Premium thereon	5,173,016 08
Losses incurred	1,961,795 15

Nevada Business.

Risks written	107,525 00
Premiums received	3,282 67
Losses paid	5,069 85
Losses incurred	5,015 00

TOM C. GRANT,
Gen'l. Agent.

San Francisco, Feb. 4, 1903.

ANNUAL STATEMENT.

Annual statement of the Excelsior Mining Company, of Utah doing business in the State of Nevada, for the year ending Dec. 31, 1902:

Receipts	\$56,348 86
Disbursements	\$54,562 25
Balance net gain	1,786 61

\$56,348 86 \$56,348 86

ANNUAL STATEMENT.

Annual statement of the Diamond Mining Company, of Utah, doing business in the State of Nevada, for the year ending Dec. 31, 1902:

Receipts	\$6581 33
Disbursed	\$6162 50
Balance, net gain	418 83

\$6581 33 \$6581 33

Headquarters for Tourists and Commercial Travelers

Well Lighted Free Sample Room

FIRST CLASS IN EVERY RESPECT.

ARLINGTON HOUSE.

W. Brougher, Pro.

R. Grimmon, Manager.

ONE BLOCK FROM RAILWAY DEPOT.

RATES, PER DAY:
\$2.00, \$2.50 and \$3.00.

SPECIAL RATES BY THE WEEK and MONTH.

The Stone Market

O.T. SHULTZ, PROP.

Prime Beef, Pork, Veal, Lamb and Mutton,

Fish and Game in Season. Free Delivery

The State Bank & Trust Co

Carson City, Nevada.

CAPITAL FULLY PAID UP \$200,000

DIRECTORS:

T. B. RICEY, C. T. BENDER, G. V. MAPES, GEO. H. MEYER, E. B. YERINGTON, P. H. PETT, A. LIVINGSTON, F. GOLDFIN, W. BRAUGHER, T. B. RICEY, PRESIDENT, GEO. H. MEYER, 1st VICE PRESIDENT, C. T. BENDER, 2nd VICE PRESIDENT, G. W. RICHARD, CASHIER, J. T. DAVIS, ASSISTANT CASHIER.

SAFE DEPOSIT DEPARTMENT

OVER ONE HUNDRED SAFE DEPOSIT BOXES have been placed in the Bank. They are modern in design, being built of half-inch special steel. They are BURGLAR AND FIRE PROOF and offer a perfectly safe receptacle for valuable papers, jewelry, etc. They are rented on yearly terms at prices ranging from \$2 to \$5, according to size. Full information furnished on application.

Deposits received. Buy and sell Exchange on the principal cities of the United States and Europe. Collections received and given prompt attention. Mining Stock bought and sold. Bullion and Quicksilver bought and sold and a GENERAL BANKING BUSINESS TRANSACTED.

Ring Up

MAIN 331

The Thaxter Drug Store

For your Drugs, Patent Medicines
Photographic Goods of all descriptions.
Also remember that your prescriptions will be promptly attended to night or day.

J. M. Johnson, - - Prop.

The Eagle Market

PEARL UPSON Prop.

Beef, Mutton, Pork Veal and Sausage, Salt Meats.

Our Meats are the best, if you are not satisfied with the place you are trading call on us Our motto is "The Best."

A pleased patron means a steady customer

The Eagle Market

S C O H N

Pay Less and

Dress Better.

SPRING SAMPLES TO

SELECT FROM.

Agent For the Leading Tailors.

The Bank - Meyer & Sanger, Props

Saloon

South Carson Street, Carson, Nevada.

Finest Wines, Liquors and Cigars. Sharp Beer on Draught

Private Card Rooms. Free Lunch at the Bar.

F. J. Steinmetz, Druggist

Prescriptions Compounded Night or Day.

Eastman Kodaks and Photographic Supplies,

Store Opp. Postoffice - - - Phone No. 121

The Briggs House

The Fame of the Kitchen and Dining Room receives its praise from the patrons
Meals 25 cents. Rooms from 50 cents up.

Best Second Class Hotel in the State.

Spacious sample rooms for commercial men. Electrically lighted throughout.
Telephone service to all points.

Gilbert Briggs, : : : : Proprietor.

Wm. J. Downey & Co

Graduate of the Ultimate College of Embalming, San Francisco.

Undertakers and Embalmers.

Undertaking in all its Branches Scientifically performed.

A Complete Line of Caskets always in Stock.

Calls at any time of the Day or Night Promptly Attended to. Orders from the Country receive Prompt Attention.

Parlors opposite the Mint.

GEO. E. KITZMEYER

Undertaker and Embalmer.

Only the Most Modern methods used. Complete stock of Caskets carried. Orders from a distance receive prompt attention.

Personal Attention Given to every detail.

Parlors at Furniture Store Opposite Government Building.

Hurry Along Time To Secure First Choice

Commencing today, we are to start our annual clean-up of our BOOT and SHOE stocks.

We are about to take inventory and do not intend to carry over a single pair of our broken and discontinued lines. Every odd and end line is offered at less than cost, and in some cases one-half original price.

HERE ARE SOME OF THE VALUES? CAN YOU RESIST THEM? Guess not, if you intend wearing shoes.

Don't delay your purchases.

ED. BURLINGTON.